

# Lifesaver for the Uninsured Needs Community Support

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Near-universal health coverage may be the law of the land, but it'll be years before nearly all Americans can count on health insurance to cushion the economic devastation that so often accompanies the diagnosis of a serious illness.

Key provisions of the law won't take effect until 2014. In the meantime, disgruntled legislators and federal appellate courts could demand significant revisions. Yet even if the new mandates survive intact, the Congressional Budget Office estimates that in 2019 -- five years after the main components are implemented -- about 23 million Americans will still be uninsured because they can't afford coverage.

Free health clinics, volunteer medical specialists, and hospital charity care will continue to be vitally important to the working poor and others who don't qualify for Medicaid.

Currently, high unemployment and the loss of company-sponsored health insurance are forcing record numbers of patients to seek free medical help -- at a time when "safety-net" providers and other nonprofits throughout the country are coping with shrinking budgets, smaller staffs, and a diminished ability to provide important services.

So I'm happy to report on a Richmond nonprofit that's managed to buck the trend.

Access Now, a physician referral network managed by the Richmond Academy of Medicine, works closely with free clinics and other providers to help the uninsured get specialized care for serious medical conditions that can't be handled at the clinics. Last year, the number of patients served increased by 40 percent over the previous year, despite an operational budget that was only slightly greater.

The incredible generosity of Richmond-area doctors accounts for much of the rising patient load. More than 850 physicians have signed on to provide care at no cost. From January 2008 until December 2009, the value of clinical services exceeded \$4.3 million.

That's a phenomenal achievement for a two-year-old program. As a managing director in private wealth management with SunTrust Banks (and chairman of Access Now's Strategic Committee), I've developed a deep respect for the way Access Now and the free clinics have managed to stretch a dollar to new heights during a crippling economic downturn.

Yet despite the front-lines altruism of physicians, nurse practitioners, hospital and laboratory executives, pharmacists, and medical equipment suppliers, there are inescapable behind-the-scenes expenses related to running the network.

Access Now employs four referral specialists who ensure the program's smooth operation. They provide specialists with a complete medical summary of each patient's clinical tests and results, a copy of financial screening documentation, assistance if patients need referral to another specialist or hospital, an annual record of each doctor's charity care services, and medical malpractice coverage through Virginia's Department of Risk Management.

Access Now is constantly seeking grants and individual and corporate donations to keep up with operational costs that enable a small community of health professionals to contribute to solving the massive problem of Virginia's uninsured. They certainly can't do it alone. The least we can do is provide a seamless, coordinated backdrop for their generosity.

A 2010 report by the Virginia Health Care Foundation reveals that even before the current recession, more than 1 million Virginians were uninsured. That represents 15 percent of adults under age 65. Most were employed and earned too much to qualify for government assistance.

The VHCF also found that the number of employers offering health insurance is declining, falling 7 percent between 2000 and 2008. Only one in four uninsured Virginians live in households that have an offer of employer-sponsored health insurance.

Without Access Now, the patients we help would likely wind up in hospital emergency rooms -- the least economical health setting -- and would almost certainly be saddled with years of debt, if not bankruptcy.

"I never had such relief in my life," said one Access Now client, who had a pre-cancerous polyp removed following a colonoscopy. The 58-year-old was able to return quickly to his part-time job with a transportation company. "It's just a beautiful thing they're doing," he said.

"It was a miracle to me," said another patient, a 43-year-old unemployed college student who underwent chemotherapy, a mastectomy, and radiation last year for aggressive breast cancer -- free of charge.

"Where would I be right now if it hadn't been for Access Now?" she said. "Just going crazy -- or maybe I would have died."

While the success stories are enormously satisfying, the number of people we're able to help pales compared to the need.

Health reforms may dramatically lower the number of uninsured -- and enable us to help a higher percentage of those who need it most. With the community's help, we'll continue to do what needs to be done.

Hope is a gift that never deserts us -- but those with life-threatening medical problems need more than hope.